

6.0 HOUSING

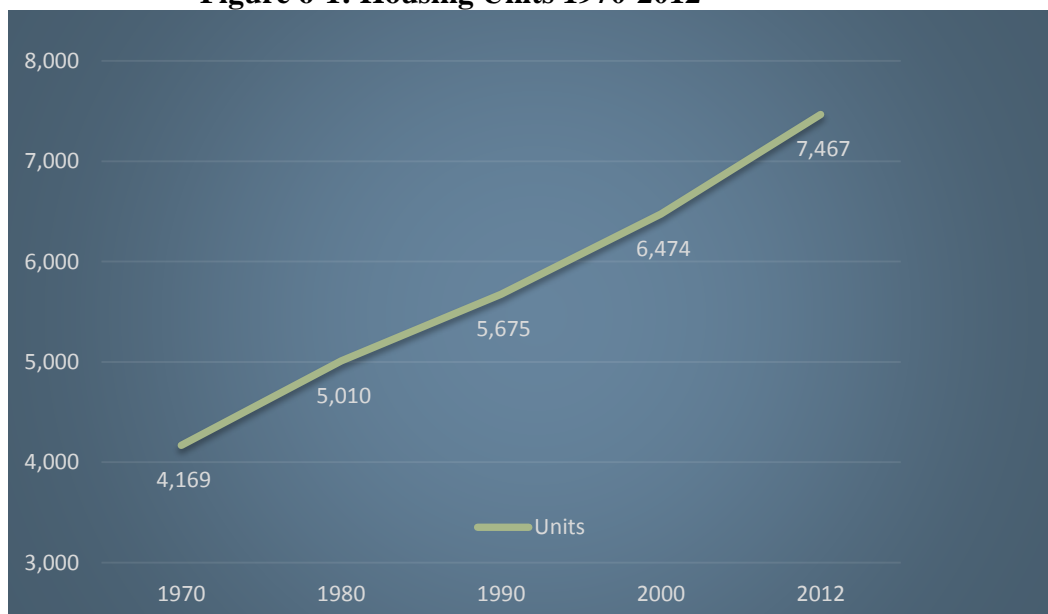
The housing section identifies and analyzes existing and forecasted housing needs and objectives in Tiverton, a community of primarily single-family houses. Like most towns in Rhode Island, Tiverton is facing a challenge in providing affordable housing for all its residents, and is committed to meeting this challenge while maintaining the principal planning goal of preserving its small town ambiance and rural character. A component of this Housing Chapter is a plan to meet the goal of 10 % affordable housing units as mandated in the Rhode Island Low and Moderate Income Housing Act, R.I.G.L. 45-53, as amended. These units are defined as those that are affordable to residents earning less than or equal to 80% of the area median income. This affordability is provided through a federal, state or municipality subsidy, which guarantees it for a period of at least thirty years, but preferably ninety-nine years.

6.1 Housing Supply and Demand

Tiverton has developed from its origins in the early 1700's as a series of small hamlets with a farm and fishing based economy, to an attractive residential location close to the region's employment centers. Tiverton's predominantly single-family dwelling housing stock gives the town its residential character, and is regarded by residents as a very important aspect of the town.

The most recent data indicates that there are 7,467 housing units in Tiverton. Figure 6-1 below shows the increase in housing from 1970 to 2012. The 1970's showed a 20% increase in housing stock, subsequent decades have averaged 14%.

Figure 6-1: Housing Units 1970-2012



Source: US Census 2002 & American Community Survey (ACS) 2008-2012

Table 6-1 shows the number of housing units by type. According to the American Community Survey (ACS), approximately 76% of the housing units in Tiverton are single-family (both detached and attached). This is consistent with the percentage from the 2000 Census, Multi-family units make up about 16% of the units, a third of which are in large complexes (ten or more units). The number of units in this category has more than doubled since 1990, primarily due to the construction of the Sakonnet Bay Manor, a 170 unit continuing care retirement community (independent, assisted living and skilled nursing) and the redevelopment of the historic Bourne Mill Complex which includes 165 apartment units



Most homes in Tiverton are single-family detached houses

Tiverton has several existing mobile home parks including the Dadson Mobile Estates with 102 units, Four Seasons Mobile Home Association (38 units), Heritage Home Park Cooperative (37 units) and Patchet Brook (8 units).

TABLE 6-1: Housing Units by Type

Type of Structure	2000 Total	2000 Percent	2012 Total	2012 Percent
Single-family, detached	5,024	77.6%	5,682	76.1%
Single-family, attached	129	2.0%	275	3.7%
Two to four units	678	10.5%	755	10.1%
Five to nine units	63	1.0%	83	1.1%
Ten or more units	320	4.7%	345	4.6%
Mobile homes*	270	4.2%	327	4.4%
Total housing units	6,474	100%	7,467	100%

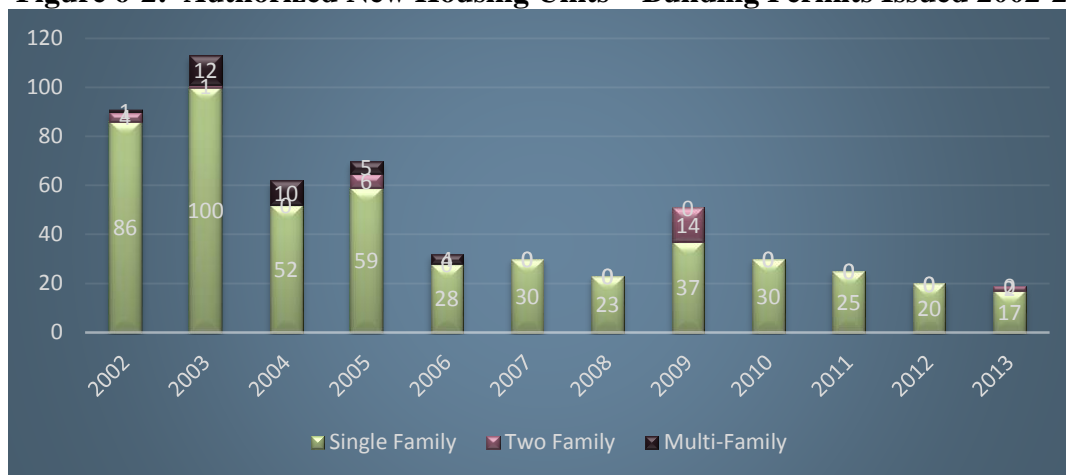
* Includes other units such as boat, RV or van

Source: 2008-2012 American Community Survey

The ACS information indicates that for the period between 2000 and 2012, there were 993 housing units (of all types) constructed. This data measuring the increase in total number of housing units and number of new units is complimented somewhat by data from the Tiverton Building and Zoning Department shown in Figure 6-2, who issues building permits for construction of all

authorized new housing units within Tiverton. Of the 566 permits issued from 2002 thru 2013, 70% were issued prior to the economic downturn of 2008. While the census data indicates overall growth of 15% in new housing units since 2000, the majority of that growth was realized in the first half of the reporting period.

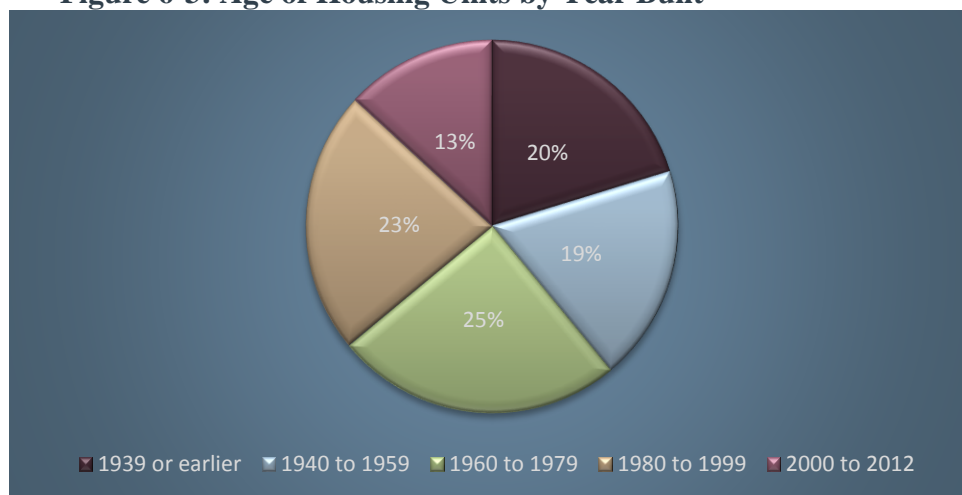
Figure 6-2: Authorized New Housing Units – Building Permits Issued 2002-2013



Source: Tiverton Building & Zoning Department

Figure 6-3 shows the age of Tiverton's housing. While nearly a quarter of the housing stock was built during and immediately after World War II, approximately 60% has been built since 1960. Importantly, approximately 20% of the housing in Tiverton was constructed before 1939, prior to subdivision developments, and it is this portion of the housing stock that contributes most to Tiverton's visual character. The age of these houses means that the costs involved in their preservation and upkeep are high. Many residents take pride in their historic homes, although they may not always have the means for the upkeep.

Figure 6-3: Age of Housing Units by Year Built



Source: American Community Survey 2008-2012

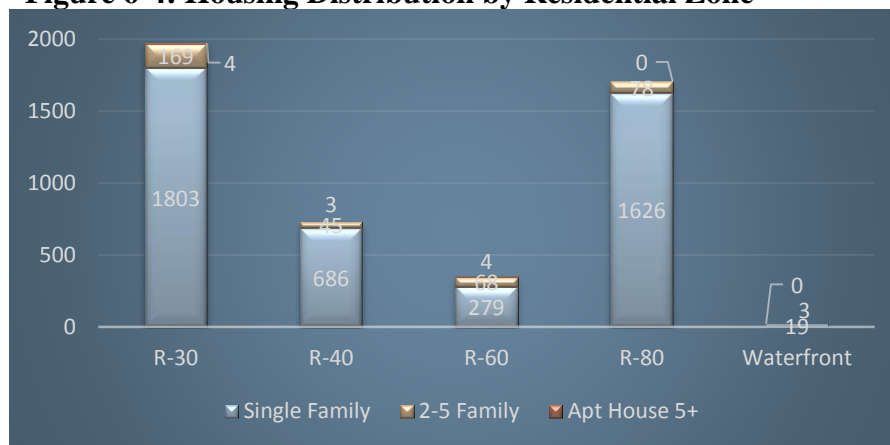
The vast majority of Tiverton's housing stock is located in the northern portion of town, north of Route 177 (Bulgarmarsh Road). This portion, although it represents only about a third of Tiverton's land area, includes all of the densest residential zones; R-30, R-40, R-60 and Waterfront. The southern portion of Tiverton is significantly rural with larger R-80 residential lots, agricultural and conservation land. As noted in Figure 6-4, the overwhelming housing type is single-family although the last ten years has shown noticeable increase in multi-family units.



Multi-family houses like Villages at Mount Hope Bay are now being built

Public water is widely available in the northern portion of town as well as limited public sewer. Additional sewer in the area is likely in the future. The southern R-80 zone is served entirely by private wells and private on-site wastewater treatment. This development pattern is consistent with the RI State Land Use Plan 2025 as well as the community's wishes. Tivertonians have consistently voiced their desire that Tiverton's rural character and agricultural heritage be maintained and protected.

Figure 6-4: Housing Distribution by Residential Zone



Source: Tiverton Planning Department

6.3 Natural Hazard Risks to Housing

Flooding, hurricane inundation and sea level rise are the most likely natural hazard risks for housing stock in Tiverton. Approximately 365 developed residential lots are in designated flood plains and hurricane inundation areas according to RIGIS data. While most are single-family detached homes, multi-family and mobile homes are included as well. All of these units are located along the western shore of Tiverton along the Sakonnet River from northern Tiverton to the Little Compton line. Of note are the houses at Fogland Point, which are connected to the rest of Tiverton by a narrow strip of barrier beach. A significant storm could not only affect extensive damage on these houses; should the barrier beach be lost or breached, Fogland Point could become an island.

While this housing stock includes some of Tiverton's most expensive waterfront real estate, there are also a number of modest older neighborhoods at risk. Examples include approximately 42 mobile homes in the Lawrence Court area at the south end of Nanaquaket Pond and the "cottage" community at Fogland Village of 67 homes.

A lesser number of these 365 properties are at risk from long-term sea level rise, mostly in the lowest lying areas directly on the shoreline or abutting marsh and coastal ponds. Again, these houses include some of the most expensive to quite modest.

6.4 Housing Occupancy, Ownership and Costs

Based on the 2010 Census response, Tiverton has an occupancy rate of 90% of its total housing stock, which represents a 4% decrease since 2000, largely attributable to the decline in the real estate market. A small portion is offset by the increase in seasonal housing, with a combination of second home buyers enjoying Tiverton's waterfront locale as well as the "snowbirds", a number of whom are attracted to the age restricted communities of Countryview Estates and The Villages at Mount Hope Bay, shown in Table 6-2.

TABLE 6-2: Unit Occupancy

	2000 Units	Percent	2010 Units	Percent
Year Round Occupancy	6,077	94%	6,684	90%
Vacant Units	397	6%	762	10%
-Seasonal Occupancy	191	3%	308	4%

Source: US Census 2010

Tiverton has maintained a fairly steady owner occupancy rate of approximately 80%, even when considering the increased availability of rental units, the two largest of which are the 165-unit Bourne Mill complex and Sandywoods development, with 50 rental units as shown in Table 6-3.

TABLE 6-3: Unit Ownership

	2000 Units	Percent	2012 Units	Percent
Owner Occupied	4,854	79.9%	5,268	79.7%
Renter Occupied	1,223	20.1%	1,344	20.3%
Total Occupied	6,077	100%	6,612	100%

Source: American Community Survey 2008 -2012

To be considered affordable, monthly housing costs should not exceed 30 percent of household income. Based upon the samples from the 2012 ACS shown in Table 6-4, monthly costs as a percentage of income are provided. These monthly costs are presented for homeowners with and without a mortgage as well as renters.

Based on a sample from the 2012 ACS, the median household income for Tiverton is estimated at \$68,706 and the median family income estimated at \$81,841. The median selling price of an existing single-family home in Tiverton has increased from \$215,000 in 2009 to \$226,000 in 2013. The price to income ratio is 2.8%.

TABLE 6-4: Monthly Housing Costs as Percentage of Household Income

	Owner-Occupied w/o Mortgage		Owner-Occupied with Mortgage		Renter Occupied Units	
	Units	Percent	Units	Percent	Units	Percent
Less than 19.9%	986	62.5%	815	22.3%	329	27.2%
20% to 24.9%	131	8.3%	662	18.1%	197	16.3%
25% to 29.9%	99	6.3%	520	14.2%	126	10.4%
30% to 34.9%	92	5.8%	416	11.4%	115	9.5%
35% or more	269	17.1%	1,247	34.1%	442	36.6%
Not Computed	16	X	15	X	135	X
Total Units*	1,577	100%	3,675	100%	1,209	100%

Source: American Community Survey 2008-2012

* Excluding units Not Computed

A significant number of Tiverton homeowners without a mortgage (77%) spend less than 30% of their income for housing costs, with the majority of those spending less than 20% of income. Of note, however, is that approximately 17% of homeowners without a mortgage are still spending more than 35% of income on housing costs. For homeowners with a mortgage, a little more than half (55%) come in under the 30% of income threshold. On average, 61% of Tiverton homeowners are meeting the “30% of income” standard for housing costs.

The numbers are similar for renters, where a little more than half (54%) spend less than 30% of their income on rent, 46% spend more than 30%. Because the number of units for which a cost range was not computed is relatively high (135 units), it is difficult to state what the true proportion is. The sample data indicates that on average some 40% of Tiverton residents, regardless of housing type, are spending in excess of 30% of monthly income on housing, and that the majority of this group is in the highest spending bracket at 35% or more.

In the past five years, both sales and median house prices have fluctuated. The median single-family house price in Tiverton has a net increase of 5% during this time period. While it lags behind the adjacent communities of Little Compton and Portsmouth, it is higher than the statewide average.

Table 6-5 summarizes real estate sales data for single-family residences for Tiverton and its adjacent communities for 1999 to 2003, including the median sales value (half the prices higher and half lower).

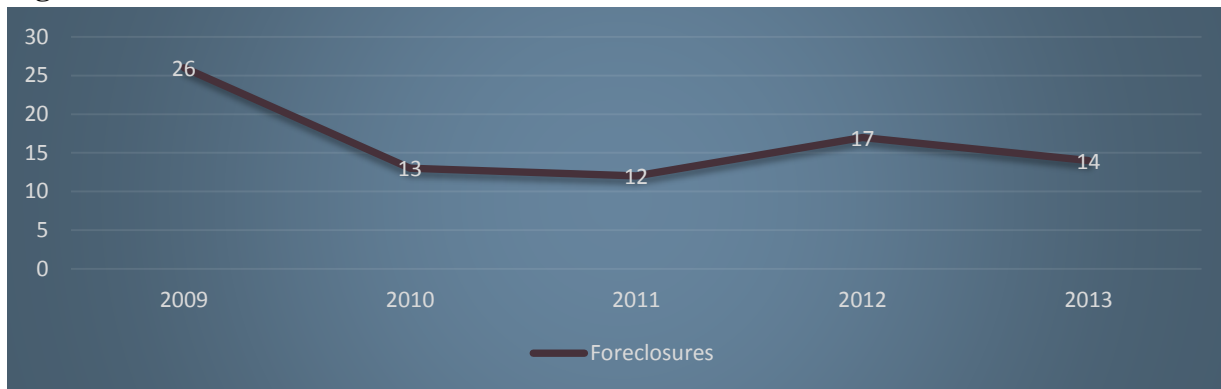
TABLE 6-5: Single-family Residential Real Estate Sales, 2009 - 2013

Year	Tiverton	Little Compton	Portsmouth	Rhode Island
2009 Sales	117	22	108	7,720
2009 Median Price	\$215,500	\$462,500	\$280,000	\$199,900
2010 Sales	118	22	106	6,683
2010 Median Price	\$229,500	\$410,000	\$285,000	\$210,000
2011 Sales	106	28	148	6,701
2011 Median Price	\$207,000	\$507,500	\$321,500	\$195,000
2012 Sales	137	43	158	8,014
2012 Median Price	\$182,500	\$468,000	\$292,500	\$190,000
2013 Sales	168	34	160	8,814
2013 Median Price	\$226,000	\$554,500	\$299,500	\$205,500
Net Price Change	+4.9%	19.9%	+7.0%	+2.8%

Source: Rhode Island Statewide MLS

6.5 Foreclosures, Abandonment and Blight

Like many communities, Tiverton has experienced its share of foreclosures. From a high of 26 units in 2009, foreclosures have moderated to the mid-teens since then. Foreclosed and abandoned property creates a serious problem as even one such property can negatively affect property values in a neighborhood. In response, the Tiverton Town Council passed a Foreclosed and Vacant Properties Ordinance in November 2013. This ordinance requires that vacant and foreclosed properties be registered with the town and maintained at a minimum standard of upkeep and repair. Figure 6-5 illustrates the number of foreclosures between 2009 and 2013.

Figure 6-5: Foreclosures 2009-2013

Source: RI Housing Works Fact Book

6.6 Low and Moderate Income Housing

In general, affordable housing is defined as the supply of housing available to households whose incomes are at or below the median. Moderate and low-income levels are defined by state or federal government programs that provide a funding subsidy (construction or rehabilitation of housing or rental subsidies). Moderate income is calculated as 50 to 80% of the median family income for a given community, and low income is calculated as 30 to 49% of the median (below 30% is considered very low income). According to RI Housing Works, for the year 2014, the median family income for most towns in Rhode Island (the average of those in the Providence Metropolitan Statistical Area, which includes Tiverton) was calculated to be \$72,200. The actual income limits to qualify as moderate or low income is based on family size; for a family of four, the moderate income limit is \$57,750, while the low income limit is \$36,100.

Under the RI Low and Moderate Income Housing Act (RIGL 45-53), towns in Rhode Island, including Tiverton, are required to meet a 10% threshold of low or moderate-income units among the total housing units. If this threshold is not met, the community is subject to an expedited review process that housing developers may utilize to gain approval of developments involving affordable units, typically 20% of the total number of units in the development. This procedure, defined as a comprehensive permit, is an alternate land use regulation that replaces local zoning and can supersede use, density and dimensional standards otherwise in place. The denial of such an application is subject to review by an appellate body, the State Housing Appeals Board, who can reverse the community's decision. However, the law also allows a community to develop an affordable housing plan (as part of the Housing component of its comprehensive plan) to meet the 10% goal. The finding that a comprehensive permit application for a housing development is not in conformance with the community's affordable housing plan or the Comprehensive Plan in general can be grounds for denial.

In 2013, Housing Works RI counted 356 housing units in Tiverton, from a total of 7,138 year-round housing units that qualify as low and moderate income units (i.e. funded by various state and federal subsidy programs and/or deed restrictions).

6.7 Summary of Community Housing Needs and Programs

Tiverton is predominantly a middle-income, family household community. Based on the 2012 ACS data, the median household income in Tiverton is \$68,706. Qualifying income data for 2007-2011 is available from the U.S. Dept. of Housing and Urban Development for the Tiverton Census Designated Place (CDP). Comprehensive Housing Affordability Strategy (CHAS) data indicates that some 14% are very low-income households; 9% are low income, and 15% are moderate income, leaving about 61% of the households above the moderate-income level. Like most other communities in Rhode Island, Tiverton must address overall housing affordability for both prospective homeowners and renters, as well as specifically address the shortfall in the 10% threshold required under the Rhode Island Low and Moderate Income Housing Act.

There is also a continuing need for housing for single persons and the elderly- segments of the population where there is expected to be future growth. In 2000, non-family households constituted 27.5% of all households; in 2013, they constituted 31.7%. The majority of non-family households are individuals living alone. Of those living alone, the largest group (14%) are over the age of 65, although this is an improvement from 2000 when that group comprised about half of those living alone. Developments such as the Sakonnet Bay Manor, a 170-unit individual, continued care and assisted living facility offer additional living options for seniors. Addressing the isolation and marginalization of the single elderly is a major mission of most senior housing programs.

Another area of housing need is accommodating the special needs of people with physical and mental disabilities. The Town of Tiverton has been receptive to the siting of group homes and will continue to support the needs of the handicapped.

State housing programs will continue to be important to creating housing diversity and affordability. Administered by Rhode Island Housing, the programs include mortgage loans for affordable apartments; tax credits to finance the construction and rehabilitation of affordable rental housing; grants and low interest loans to serve as gap financing or seed money for construction and rehabilitation, and acquisition as well as rental assistance; and a rental housing production program, also for the construction and rehabilitation of affordable apartments. Such units qualify under the Rhode Island Low and Moderate Income Housing Act.

Individual programs include various homebuyer and home repair loans, and the Home Equity Conversion Mortgage Program (reverse mortgages for homeowners age 62 or older). Tiverton also participates in the home repair program run by Church Community Housing Corporation. This program offers assistance to eligible families for fundamental housing repairs. The 2012 ACS indicates that there are only 10 units in Tiverton, which lack complete plumbing facilities (down from 17 in 2000). There are 110 that lack complete kitchen facilities (up from 51 in 2000).

6.8 Homelessness

Homelessness is not a significant problem in Tiverton at this point. According to the Tiverton Police Department records for 2012-2013, there were four police reports where an individual homeless person was transported to an area shelter. In each case, the subject had either walked to Tiverton from neighboring Fall River, Massachusetts or had traveled with others and was left without return transportation. The East Bay Community Action Program has a facility located in Tiverton, and provides a number of health and human services programs to residents of the East Bay. These include the East Bay Coalition for the Homeless, which manages both a housing program and emergency rental program. A number of Tiverton community organization and churches support the East Bay Community Action Program with fundraising events and ongoing programs throughout the year.

6.9 Housing Goal and Objectives

Goal

Encourage a diversity of housing types that meet the needs of all segments of the population of Tiverton, while maintaining the character of the community.

Objectives

- Encourage the preservation of the existing housing stock to ensure older neighborhoods remain vibrant and are not abandoned in favor of new development.
- Identify and control the development of future residential areas to allow a mixture of housing types including those targeted to the elderly, those of low and moderate income and the disabled.
- Implement a plan to meet the state mandated 10% of housing units as low and moderate income by the year 2025 (See Section 6.11 of this Housing chapter for more specific details).

6.10 Housing Policies

Preservation, Conservation and Enhancement Actions

Action 1: Require developers of sites containing historic structures to consider plans that conserve these structures and complement them with new structures of compatible scale, design and building materials.

An intrinsic part of Tiverton's visual character is the presence of 17th, 18th and 19th century residential structures made of building materials and exhibiting architectural style and detail distinctive to the region's history. Given current and future developmental pressure, many of these dwellings are at risk of destruction, removal or severe remodeling - an irreplaceable loss to the Town's quality of place. The Historical Preservation Advisory Board was created to provide

advice and assistance to homeowners and business owners alike on the preservation of these buildings, as well as to document their history and elevate the community's knowledge and appreciation of them by means of education and outreach programs.

Developers of industrial, commercial, mixed-use and major subdivision projects should be encouraged to incorporate historic home preservation into their overall plans. Moreover, these developers should assure that new construction is compatible with the architectural style, scale and building materials of neighboring historic buildings.

Action 2: Explore a broader range of permitted uses for large, older residential structures, including bed and breakfast, and offices, subject to standards and controls which preserve the character of the neighborhood and the architectural integrity of the structure.

Some larger homes built prior to World War I may be at risk of deterioration because their size or location is no longer desirable in the housing market. In these instances, alternative uses, such as offices, condominiums, apartments, or bed and breakfast guesthouses, could be allowed, subject to controls to preserve the architectural integrity of the buildings and maintain the visual quality of Tiverton. Increasing the range of allowable uses in the existing structure generally improves the structure's value and consequently, opportunities for preservation.

Action 3: Investigate sources of grant money and other available funds to assist owners in preserving historic and architecturally significant structures.

Architecturally significant buildings and historic structures are a community asset, but owners generally have to bear the burden of the maintenance of the structure. Without strategies to remove some of this burden from owners, these buildings may fall into disrepair and eventually be lost to the community.

Action 4: Annually review home sales statistics, and modify development tools and zoning regulations to ensure community and economic viability across all of Tiverton's diverse neighborhoods and housing stock.

Tiverton has numerous older neighborhoods that face pressure from newer, more modern developments. It is important that these neighborhoods remain vibrant and viable, and not become subject to blight and loss of economic value. An annual review of home sales statistics would give Tiverton the opportunity to adjust development tools and zoning regulations to ensure all types of housing stock remain vital and desirable for current residents as well as prospective buyers.

Mixture of Housing Types Actions

Action 5: Strengthen and clarify zoning provisions that allow multi-family dwellings to encourage townhouses or condominium-style developments as an alternative to single-family developments in certain districts, while retaining supportable density, as well as scale and character of the surrounding neighborhood.

The predominance of single-family homes in Tiverton contributes to its unique visual character. It is also a clear goal of this Comprehensive Plan, one which is reflected in the town's zoning, that lower density single-family development occurs in the large southern portion of town where the small town and historic character is most evident. Alternative housing opportunities for those whose needs are not met by the traditional single-family home can be provided in the more densely developed portion of Tiverton, where permitted by zoning.

Projections indicate that Tiverton's population will continue to age, and household size will remain smaller than in previous periods (not accounting for migration into town as a result of new single-family subdivisions). These smaller, older households will require different housing solutions to those presently offered within the town. In recent years, the town has addressed this by amending the zoning ordinance to allow two types of age-restricted housing: the manufactured home elderly community (MHEC), and the age restricted mixed-use community (ARMUC).

Prior to 2014, two-family dwellings were permitted only in the R-30 and R-60 zoning districts, and multi-family dwellings or apartment houses are only allowed by special use permit in these districts. In 2014, the existing General Commercial District on Main Road (from Souza Road to the state line) and in the Bliss Four Corners area were rezoned into three new business districts utilizing a form based zoning code. Each of these new districts allows for multi-family and apartment houses to be permitted by right; the Neighborhood Business District allows two-family houses to be permitted by right as well. This zoning change is expected to encourage the development of more affordable units as well as units for smaller households.

Action 6: Continue to evaluate zoning provisions that allow mixed-use residential with supportable density to ensure that providing a residential component in commercial development where appropriate is encouraged.

In 2001, Tiverton revised its zoning ordinance to allow mixed-use residential, a structure used for both residential and commercial (apartments over stores) by right in the General Commercial District and by special use permit in the Village Commercial (VC) District. The concept of mixed-use residential, provides smaller more affordable housing units within walkable distances of shopping and services. The new zoning districts created in 2014, as outlined above, continue to support this concept with mixed-use allowed by right in all three new districts.

6.11 Affordable Housing Plan

This section of the affordable housing plan identifies specific strategies to provide the needed low and moderate income housing units in Tiverton for its residents. Meeting the goal of 10% affordable units as defined requires certain steps on the part of the town. However, it also requires the active involvement of the development community, as well as partners such as Church Community Housing Corporation, a private non-profit organization dedicated to providing housing options for low and moderate income families and individuals.

In the 2004 update to the Community Comprehensive Plan, Tiverton described its plan to reach the state mandated goal of 10% affordable housing stock by 2025 including a numerical build-out

in five year segments. The build-out was based on historical building data and growth projections. One critical component was the assumption of a projected build-out of 71 units per year, (61 single families and 10 multi-family). All projected growth and numeric goals for affordable housing use this assumption as a baseline. Not included in the projections was the economic recession and significant negative impact on real estate development as a result of the financial downturn. A review of the building permits issued by year in Figure 6-2, Authorized New Housing Units - Building Permits Issued 2002-2013 included earlier in this chapter shows that this assumption is no longer valid. The last year that was close to 71 permits was 2005 when 70 permits were issued. The average for the years 2006 – 2013 was 29 permits per year. Essentially this invalidates the numeric projections from the 2004 Comprehensive Plan. Table 6-6 below reflects the 2004 Community Comprehensive Plan Affordable Housing Projections.

TABLE 6-6: New Affordable Units by Type Generated in Five Year Increments
2004-2025 Projections

Period	Family Total	Family Owner	Family Rental	Elderly Total	Elderly Owner	Elderly Renter	Special Needs	Total
2005-2010	193	162	30	90	85	5	5	287
2010-2015	145	92	53	65		65	5	215
2015-2020	117	97	20					117
2020-2025	117	97	20					117
Total	572	448	123	155	85	70	10	736

Nonetheless, Tiverton has made headway in expanding affordable housing stock. In 2004, 3.8% of Tiverton's stock met the criteria for affordable housing. As of December 2013, the number has increased to 5.04% as noted in the 2013 RI Housing Works Fact Book; this represents a 34% increase over nine years, as shown in Table 6-7.

TABLE 6-7: Affordable Housing Units by Type, 2013 Actual

Type	Total
Family	191
Elderly	120
Special Needs	45
Total	356
Percent	5%

Source: RI Housing Works Fact Book 2013

Goal:

Enact policies that support the creation and sustainment of quality affordable housing and attainment of the state mandated objective of 10% affordable housing stock by the year 2025.

Objectives

- Ensure a mix of affordable housing options and types that meet the needs of families, individuals, seniors and those with special needs.
- Promote affordable housing options that are well integrated into the community and foster geographic, social, and cultural assimilation into the fabric of Tiverton.
- Encourage affordable housing options that provide access to the varied types of neighborhoods and lifestyles in Tiverton.

Action 7: Continue support for inclusionary zoning provisions that require all future multi-family developments to present a plan that sets aside a minimum of 30% of the units as affordable (low and moderate). Continue to require that all single-family developments present a plan that sets aside 20% of the units as affordable.

Tiverton addresses housing development, and affordable housing in particular, through various components of its land development regulation; the zoning ordinances and subdivision regulations. Contained in both regulations are control of density through the restriction of land with certain physical constraints (wetlands, steep slopes) when determining the number of lots allowed, and the maintenance of rural character by the requirement that certain new subdivisions take the form of rural developments. The town has also developed a policy in regards to the extension of water and sewers. Promoting affordable housing is done in this context of regulating density and protecting town character.

The Town's zoning ordinance requires consideration of the set-aside of 30% of the units in all future multi-family units and 20% of the lots in larger subdivisions for low and moderate income housing, but encourages this in all residential developments. In addition, a density bonus of up to 30% over the number of units allowed under zoning may be allowed as an incentive to the developer to increase the number of affordable units by adding some market rate units. Discretion is given to the Planning Board regarding the requirements for set-asides and the allowance of density bonuses.

In particular, new single-family developments are often located in the R-60 and R-80 zones, which provide an option to enjoy the more rural lifestyle in Tiverton.

Action 8: Implement a plan to utilize new amendments to the state inclusionary zoning regulation including fee-in-lieu, offsite construction, and rehabilitation that will best achieve Tiverton’s goal of 10% affordable housing units.

While property developers have been receptive and willing to set aside lots for affordable housing, some difficulty lies in finding available funding and partnerships to construct these units. Much of the recent, and likely future, subdivision activity centers in the R-60 and R-80 zones as other residential zones have much less land available and are nearly at build-out capacity. These R-60 and R-80 lots are significantly more expensive to develop as they may not have access to public water supplies and always require on-site wastewater treatment. For potential residents, they are often geographically remote from services and public transportation, which can be isolating for families and individuals without access to one or more vehicles. Additionally, they require more yard and property maintenance and may have limited numbers, if any, of similarly aged school children. These units are ideal for some, especially in the moderate-income range but may be less appealing for singles, the elderly and those who prefer easier access to services and social connections for children.

The recent amendment of RI General Law 45-24-46.1 which allows alternative options to meeting inclusionary zoning requirements could provide a solution. The new amendments now allow off-site construction or rehabilitation. Using these tools, a developer may offer to build affordable housing or rehabilitate existing property in an off-site location that affordable housing partners and funding sources find more attractive for investment. A second component of the amendment allows developers to pay a fee-in-lieu or donate land. Again, this could be used to develop affordable housing to meet specific needs in Tiverton’s program, such as elderly affordable housing or housing that’s within walking distance of public transportation, etc. These new regulations could address an issue that has been a stumbling block to seeing more affordable units as part of the inclusionary zoning process.

Based on past building history, it is estimated that as much as 2.3 million dollars could be generated in fee-in-lieu and offsite development by the year 2025. The fee amounts are fixed by state regulations; the current fee for Tiverton is \$69,000 per unit. These funds could be put to use in creating more affordable units in a number of ways. One example would link in with the proposed sewer project that would bring public sewer to most of northwest Tiverton, home to sizeable, established neighborhoods in close proximity to services. Estimates for the mandatory sewer tie-in range in cost from \$18,000 to \$25,000 per property depending on individual property characteristics. Current owners of investment rental property may find it financially attractive to convert to deed restricted affordable housing in return for subsidy of the tie-in fees. The same maybe true for some income qualified, elderly homeowners for whom even the availability of low interest loans may not be feasible on limited fixed budgets.

Additionally, these fees could be put to use in partnership with Church Community Housing or other collaborators to produce in-fill development in established neighborhoods, or the purchase and rehabilitation of existing properties, particularly distressed properties in quality neighborhoods.

Action 9: Encourage the development of multi-family and mixed-use units in designated zones.

Tiverton has also focused more directly on multi-family development as a way to provide affordable units. Successful examples of multi-family development as an approach to affordable housing include the renovated Bourne Mill Complex, a historic mill building converted to 165 residential apartments which include 67 affordable units, as well as the award-winning Sandywoods Development. Sandywoods includes 52 affordable rental units with a mixture of one, two, and three bedrooms. Sandywoods also includes an additional 16 single-family home units. Just recently, Church Community Housing Corporation received grant money specifically earmarked for rehabilitation of the Apple Creek Apartment Complex, a 28 unit, mixed income family rental development. A number of these units will be specifically reserved for those under the 50% of median income limit and formerly homeless. The Tiverton Housing Authority and the Cumberland Affordable Housing Corporation now provide a total of 96 low-income elderly units in two separate structures on Hancock Street (along the state border in the northeast corner of the town). There is a great demand for additional low and very low-income elderly units. The Housing Authority has 8 undeveloped acres as part of its property that is available for the construction of another low-income elderly complex, pending availability of funding. It is estimated that an additional 50 affordable elderly units could be provided through a federal Housing and Urban Development (HUD) construction grant.



Bourne Mill Complex

As noted earlier in this chapter, two family units are permitted by right in the R-30 and R-60 zones, and with multi-family and apartment houses allowed by special use permit in the same. Recent re-zoning of the majority of the existing General Commercial zone into three new districts allows for multi-family and apartment houses to be permitted by right in a sizable area that was previously unavailable for residential development. One of the new districts, the Neighborhood Business District, allows two-family houses to be permitted by right as well. This rezoning should allow for the creation of affordable units in areas that are pedestrian-friendly, and within walking distance of services, schools and public transportation. Consideration of incentives such as density bonuses could provide an opportunity for significant growth in affordable housing stock.

Currently, there are several proposals for multi-family and townhouse-style developments in various stages of permitting. The aforementioned 30% inclusionary zoning provision is expected to drive a marked increase in affordable apartments and townhouses. These units may be especially attractive for singles and seniors who desire lower property maintenance options.

In a similar vein, the option of mixed-use residential, where business occupies the lower level with residential units above, presents another opportunity to grow affordable housing stock. The new commercial zones now allow mixed-use residential by right, with all the same benefits as the multi-family units mentioned above.

One of the major resources necessary for multi-family development, if not the most important, is the expansion of the sewer lines in the northern portion of the town. The sewer lines extend from Fall River down to the business park adjacent to Route 24. A current initiative to expand public sewer in the densest residential portion as well as the main business zones is currently under consideration. In Tiverton's difficult soil environment, expensive advanced treatment systems are now routinely required. Multi-family and mixed-use residential are especially affected by high costs associated with on-site wastewater treatment. Expansion of the sewer lines would have a positive impact on growth of affordable units in these categories.

Action 10: Continue to support the development of specialized residential compounds, such as art and agricultural colonies, which could provide affordable housing options in the more rural portions of Tiverton.

The development of Sandywoods, an arts and agricultural community which includes fifty-two (52) affordable rental units and developed in partnership with Church Community Housing, is an award-winning example of affordable housing. Developed using conservation zoning techniques with significant open space, Sandywoods includes spaces for living, work, recreation and community gathering. Support for specialized compounds that encourage the arts, agriculture and community-style living in the more rural portions of Tiverton allows for a more effective method to develop affordable housing for those who desire "country living".



Sandywoods Farm

Action 11: Establish an Affordable Housing Commission to monitor and actively promote the development of affordable housing units in Tiverton.

In Tiverton, as in many communities, residents need to understand what affordable housing is and who is likely to benefit from efforts to increase its availability. While this plan defines our affordable housing goals, general education of the public and advocacy is needed on a continuing basis. For this reason and the need to account for the efforts of the town to secure affordable housing for its residents to meet the state-mandated 10% goal by 2025, an Affordable Housing Commission should be established.

The Affordable Housing Commission, once up to speed on programs and activities, could be responsible for monitoring the Town's progress against its goals, and make suggestions to improve implementation. The Commission could create plans and processes to implement Action #8 as identified earlier in this chapter. The Commission could work closely with the Planning Board and Church Community Housing and other partners to identify opportunities for additional growth. One example would be to identify existing housing units that currently meet the criteria for affordability but are not counted because no subsidy is provided to ensure affordability over a minimum 30-year period. Subsidies in the form of federal, state or local funding for the rehabilitation of a housing unit with affordability provided through land lease or deed restriction could markedly increase the number of affordable units. The Commission could work to identify additional State and Federal partnerships that would provide funding for such conversions.

Resources

One of the most important resources Tiverton has access to are the services of the Church Community Housing Corporation (CCHC). CCHC has been instrumental in providing affordable housing in the Town of Tiverton for over thirty years. CCHC itself owns a significant number of rental units in Tiverton and has provided many homeownership opportunities for our residents through its land trust program, which has become the statewide model in securing home ownership for moderate-income residents. CCHC has extensive knowledge of funding programs for non-profit organizations that provide funding for low and moderate-income resident housing.

CCHC can also work with local developers, through a model program it has developed to illustrate to developers how it is possible to provide affordable homeownership units without losing money. The program ties funding sources and a gift from the developer to project, enabling the developer to secure a federal tax deduction.

Affordable Housing Summary & Strategy Projections

In summary, the Town of Tiverton will meet its goal and obligation to its residents in providing 10% of its total housing stock as affordable by 2025. Even with the economic downturn of 2008 and marked decrease in new development, Tiverton has grown its supply of affordable housing units by 34% between the period from 2004-2013. The recent adoption of new zoning that expands the land available for multi-family units increases opportunity significantly. Adoption of new policies that allow for additional options in the inclusionary zoning regulations such as fee-in-lieu

and offsite development will help to address many of the challenges that exist under the current structure.

As noted earlier in this chapter, the total 2012 housing units is 7,467. The running average of new building permits issued for the period between 2006 and 2013 was 29 units per year; which would generate approximately 348 new units by 2025 for a total 7,815. According to Rhode Island Statewide Planning Population Projections, 2013, Tiverton will have a population of 16,400 by 2025. The existing population per dwelling unit is 2.11 persons. Using that same ratio, Tiverton would need a total of 7,773 housing units. The average of the two projections is 7,794; factoring a 4% seasonal occupancy rate, the estimated year round housing units in Tiverton would be 7,484 for year 2025. To meet the state-mandated 10% affordable housing goal, Tiverton will need to generate an additional 392 affordable units by 2025. Table 6-8 projects the number of units generated by existing and proposed strategies.

TABLE 6-8: New Affordable Housing Units Generated by Strategy/Project 2013 -2025

Strategy/Project	Units
Inclusionary Zoning – Single-family (20%)	10
Inclusionary Zoning – Multi Family (30%)	65
Agricultural/Rural Compound	50
Tiverton Housing Authority Elderly Housing Hancock Street	50
Fee-In-Lieu Rehab & Subsidy	75
Fee-In-Lieu Offsite Construction	15
Apple Creek Conversion Project	28
Tiverton Affordable Housing Commission Subsidy Conversion	99
Total	392

